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UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF NEW JERSEY

In the Matter of: Shane A. Jimenez,

Case No.: 23-10176

Chapter: 13

Debtors

Hearing Date: May 9, 2023

Judge: ABA

F A HMFNF7

CERTIFICATION OF SHANE A JIMENEZ IN SUPPORT OF OBJECTION TO CLAIM #6

Shane A. Jimenez, of full age, does hereby certify as follow:

- 1. I am the debtor for the debtor and am authorized to make this certification.
- 2. Attached hereto as **Exhibit A** is Proof of Claim #6, filed by US Bank National Association not in its individual capacity but solely as Trustee for RMTP Trust, Series 2021 BKM-TT-V for a mortgage in the amount of \$251,560.33 with an arrears amount of \$88,312.81 (the "Claim").
- 3. I am objecting to the Claim because the arrears amount is grossly overstated.
- 4. I received a loan modification in May of 2020. See attached hereto as **Exhibit B**.
- 5. The lender previously acknowledged the loan modification.
- 6. I filed a bankruptcy case in 2019 bearing case no 19-26076.
- 7. I filed an application to approve the loan modification in that case. The lender did not object.
- 8. The lender filed a certification of default which clearly shows I was only in post-petition arrears post loan modification, see **Exhibit C**.
- 9. Shortly after my first case was dismissed, the lender rescheduled my sheriff sale.
- 10. Despite correspondence from their attorneys to the contrary, the sheriff sale was completed.
- 11. My attorney filed a Motion to Set Aside Sheriff Sale, see **Exhibit D**.

- 12. The Motion was further supported by the attorneys for the lender, see **Exhibit E**.
- 13. The Motion to Set Aside Sheriff Sale was granted by the court, see **Exhibit F**.
- 14. On several occasions, the lender and their counsel have acknowledged my loan modification.
- 15. However, this proof of claim does not seem to recognize the modification.
- 16. Clearly, I obtained a loan modification in May of 2020 and therefore, the proof of claim should be adjusted accordingly.

WHEREFORE, the Debtor requests that the Court enter an Order:

- A. DISALLOWING the Claim US Bank National Association not in its individual capacity but solely as Trustee for RMTP Trust, Series 2021 BKM-TT-V as filed; and
- B. REDUCING the arrears claim from \$88,312.81 to \$33,093.47 and DISALLOWING the remaining claim of US Bank National Association not in its individual capacity but solely as Trustee for RMTP Trust, Series 2021 BKM-TT-V which takes the Loan Modification from May of 2020 into consideration.
- C. Any other relief the Court deems just and equitable.

I hereby certify that the above statements by me are true and correct, under penalty of perjury.

BY: /s/ Thomas G. Egner DATE: April 5, 2023

Thomas G. Egner